

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**

Eastern District of Virginia  
1100 East Main Street  
Richmond, VA 23219

**Case Number** 05-39060-DOT

**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sharon Hamlin Pollard  
106 Trafton Street  
Richmond, VA 23222

Social Security No.:

Debtor: xxx-xx-6899

Employer's Tax I.D. No.:

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 13, 2006

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 05-39060

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 36

Date Rcvd: Jan 16, 2006

The following entities were served by first class mail on Jan 19, 2006.

db +Sharon Hamlin Pollard, 106 Trafton Street, Richmond, VA 23222-2036  
aty +Hartley E. Roush, Krumbein & Associates, PLLC, 1650 Willow Lawn Drive, Suite 300,  
Richmond, VA 23230-3435  
aty +Trenita Jackson Stewart, Shapiro & Burson, 236 Clearfield Avenue, Suite 215,  
Virginia Beach, VA 23462-1893  
tr +Kevin R. Huennekens, Kutak Rock L.L.P., 1111 East Main Street, Suite 800,  
Richmond, VA 23219-3521  
cr +Deutsche Bank National Trust Company, C/O Shapiro & Burson, LLP, 236 Clearfield Avenue,  
Suite 215, Virginia Beach, VA 23462-1893  
7131547 +1stntwddelta, Po Box 2108, Thousand Oaks, CA 91358-2108  
7131548 American Medical Collection Agcy, 2269 S. Saw Mill Rd, Bldg 3, Elmsford, NY 10523  
7131549 +Bon Secours, Richmond Health System, PO Box 28538, Richmond, VA 23228-8538  
7131551 +CCB Credit Svcs, Inc, PO Box 272, Springfield, IL 62705-0272  
7131552 +CCS, 81 W. Utah Street, Las Vegas, NV 89102-2712  
7131553 +Cingular Wireless, PO Box 17356, Baltimore, MD 21297-1356  
7131554 +Commonwealth Radiology PC, PO Box 11747, Richmond, VA 23230-0147  
7131556 +Credit Adjustment Board, for West End Anesthesia, 306 E. Grace Street,  
Richmond, VA 23219-1718  
7131557 +Credit Adjustment Board, for Colonial Orthopedic, 306 E. Grace Street,  
Richmond, VA 23219-1718  
7131555 +Credit Adjustment Board, for American Family Fitness, 306 E. Grace Street,  
Richmond, VA 23219-1718  
7131558 +Credit Management, 4200 International Pkwy, Carrollton, TX 75007-1912  
7131559 +Credit Systems International/ Collection, 1277 Country Club, Fort Worth, TX 76112-2304  
7380124 +DEUTSCHE BANK NATIONAL TRUST COMPANY, C/O SHAPIRO AND BURSON, 236 CLEARFIELD AVE, SUITE 215,  
VA BEACH VA 23462-1893  
7131560 +Dinwiddie County, R/A Commissioner of Revenue, P.O. Box 104, Dinwiddie, VA 23841-0104  
7131561 +Drive Time Credit Corp., Bankruptcy Department, 1030 N. Colorado Street,  
Gilbert, AZ 85233-2239  
7131562 +Dt Credit Co, 1030 North Colorad, Gilbert, AZ 85233-2239  
7131563 +Frend Fin Co, 6340 Security Blvd Suite 200, Baltimore, MD 21207-5161  
7385660 +Greater Return, LLC, 320 S. Sycamore Street, Petersburg, VA 23803-5041  
7131564 +Mark & Jackie Hensley, 106 Trafton Street, Richmond, VA 23222-2036  
7131565 +Monument Pathology, PO Box 35781, Richmond, VA 23235-0781  
7131566 +National Auto Finance, 17500 Chenal Pkwy Ste 20, Little Rock, AR 72223-9131  
7131567 +Nco Financial Svcs, Po Box 41466, Philadelphia, PA 19101-1466  
7131568 +Nextran Inc, PO Box 85005, Richmond, VA 23285-5005  
7131569 +Ocwen Federal Bank, 12650 Ingenuity Dr, Orlando, FL 32826-2717  
7131570 +Prime Care, 241 Charles Dimmock Pkwy, Ste 6, Colonial Heights, VA 23834-2949  
7131571 +Richmond Community Emergency, PO Box 791195, Baltimore, MD 21279-1195  
7131572 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364  
7131573 +Southside Regional Medical Center, PO Box 501128, St. Louis, MO 63150-0001  
7131574 +U.S. Trustee Office, 600 E. Main St., Suite 120, Richmond, VA 23219-2430  
7131575 +Vernon J. Harris East End CHC, 719 N. 25th Street, Richmond, VA 23223-6539

The following entities were served by electronic transmission on Jan 16, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QKRHUNNEKENS.COM Jan 16 2006 20:07:00 Kevin R. Huennekens, Kutak Rock L.L.P.,  
1111 East Main Street, Suite 800, Richmond, VA 23219-3521  
7131550 +EDI: CAPITALONE.COM Jan 16 2006 20:07:00 Capital 1 Bk, 11013 W Broad St,  
Glen Allen, VA 23060-5937

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2006

Signature:

